

# Affin Hwang Select Balanced Fund

An absolute return focused fund that targets to provide a balance between high level of cash flow as well as growth, through a balanced exposure into Malaysian focused fixed income and equities.

**Fund Category**  
Balanced

**Fund Type**  
Growth and Income

**Benchmark**  
50% FBM Top 100 Index +  
50% Maybank 12-Month  
Fixed Deposit Rate

**Launch Date / IOP**  
28 July, 2003 / MYR0.50

**Maturity Date**  
N/A

**Financial Year End**  
31 March

**Initial Sales Charge**  
Max 5.5% of the NAV per Unit  
**EPF Sales**  
Max 3.0% of the NAV per Unit

**Subscription**  
Cash / EPF

**Annual Management Fee**  
Up to 1.5% per annum

**Minimum Investment**  
MYR1,000

**Minimum Subsequent Investment**  
MYR100

**As at 30 September 2020\***  
**Fund Size**  
MYR253.3million

**NAV Per Unit**  
MYR0.7466

**Fixed Income Yield**  
3.5%

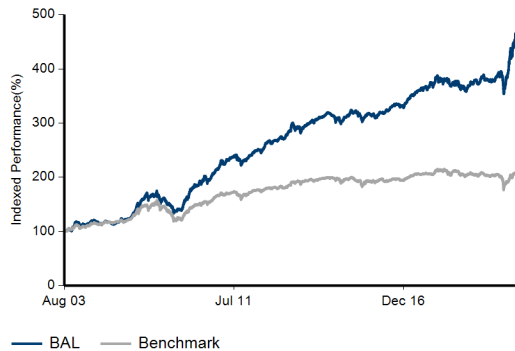
**Fixed Income Duration**  
5.5 years

**MORNINGSTAR®**  
Overall Rating\*\*



## Performance Record as at 30 September 2020\*

### Cumulative Return Over The Period (%)

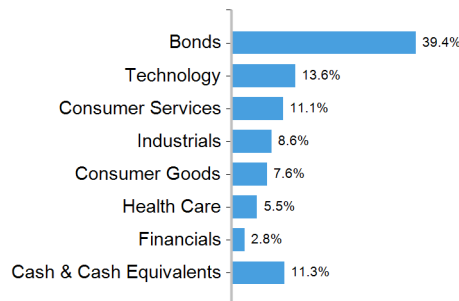


August, 2003 to September, 2020 NAV-NAV prices and assuming reinvestment of distributions into the Fund, gross investment based in RM. The value of Units may go down as well as up. Past performance is not indicative of future performance.  
Source: Lipper

## Top Holdings as at 30 September 2020\*

<b>Bonds</b>			
Issuer	Coupon	Maturity Date	%
GII	4.13%	09.07.29	3.9%
Eco World Capital Assets Bhd	6.50%	12.08.22	3.7%
MGS	3.89%	15.08.29	2.6%
TRIpIc Medical Sdn Bhd	5.90%	23.10.35	2.4%
Celcom Networks Sdn Bhd	5.27%	28.10.26	2.2%
<b>Equities</b>			
			%
Alibaba Group Holding Ltd			4.3%
Tencent Holdings Ltd			4.0%
Taiwan Semiconductor Manufac			3.6%
HartaIega Holdings Bhd			3.5%
Greatech Technology Bhd			3.3%

## Sector Allocation as at 30 September 2020\*



## Performance Table as at 30 September 2020\*

Total Return (%)	1 Month	1 Year	3 Year	Since Inception
Fund	-2.0	21.4	26.8	358.2
Benchmark	-1.0	-0.1	-1.6	103.0

Source: Lipper

Annualised Return (%)	1 Year	3 Year	5 Year	Since Inception
Fund	21.4	8.2	8.0	9.3
Benchmark	-0.1	-0.5	1.4	4.2

Source: Lipper

Calendar Year Return (%)	Year To Date	2019	2018	2017
Fund	19.0	6.6	-3.9	13.6
Benchmark	-0.8	0.2	-3.0	7.9

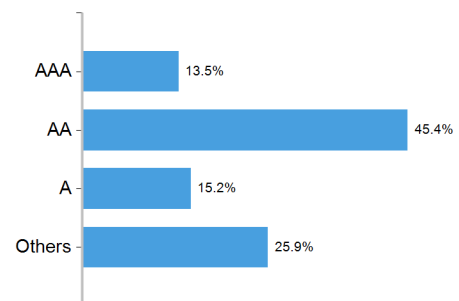
Source: Lipper

## Income Distribution History (past 10 years)

	Gross Distribution (Sen)	Yield (%)
2011	5.00	8.6
2012	5.05	8.6
2013	3.00	4.6
2014	2.90	4.5
2015	3.00	4.8
2016	3.00	4.8
2017	3.00	4.5
2018	3.00	4.7
2019	3.00	4.7
2020	1.00	1.4

<sup>1</sup> Distribution Policy : Distribution of income, if any, would be on semi-annual basis

## Credit Profile as at 30 September 2020\*



The Credit Profile above are a percentage of the Fund's fixed income portion only.

\* The data provided above is that of the Fund and is a percentage of NAV as at 30 September 2020. All figures are subject to frequent changes on a daily basis. The total for Sector Allocation and Credit Profile might not add up to 100% due to rounding.

\*\*The Morningstar Rating is an assessment of a Fund's past performance-based on both return and risk-which shows how similar investments compare with their competitors. A high rating alone is insufficient basis for an investment decision.

<sup>1</sup> Where a distribution is declared, investors are advised that following the issues of additional Units/distribution, the NAV per Unit will be reduced from cum-distribution NAV to ex-distribution NAV. The yield of the distributions are calculated based on the total dividend payout/ex-distribution NAV.

Based on the Fund's portfolio returns as at 31 August 2020, the Volatility Factor (VF) for this Fund is 8.8 and is classified as Low (source: Lipper). Very Low includes Funds with VF that are not more than 3.625. Low includes Funds with VF that are above 3.625 but not more than 10.335. Moderate includes Funds with VF that are above 10.335 but not more than 13.785. High includes Funds with VF that are above 13.785 but not more than 16.705. Very High includes Funds with VF that are above 16.705.

The VF means there is a possibility for the Fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. The Fund's portfolio may have changed since this date and there is no guaranteed that the Fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

A copy of the Prospectus and Product Highlights Sheet ("PHS") can be obtained at Affin Hwang Asset Management's ("Affin Hwang AM") sales offices or at [www.affinhwangam.com](http://www.affinhwangam.com). Investors are advised to read and understand the contents of Prospectus and the corresponding PHS before investing. There are fees and charges involved when investing in the Fund. Investors are advised to consider and compare the fees and charges as well of the risks carefully before investing. Investors should make their own assessment of the risks involved in investing and should seek professional advice, where necessary. The price of units and distribution payable, if any, may go down as well as up and past performance of the fund should not be taken as indicative of its future performance. The Securities Commission Malaysia has not reviewed this marketing/promotional material and takes no responsibility for the contents of this marketing/promotional material and expressly disclaims all liability, however arising from this marketing/promotional material.